

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:	§	
	§	
REINTS, JOHN V.	§	Case No. 09-49149
REINTS, JANELLE C.	§	
	§	
Debtor(s)	§	

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that THOMAS E. SPRINGER, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF THE U.S. BANKRUPTCY COURT  
219 S. DEARBORN STREET  
CHICAGO, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 11:00 AM on 04/18/2013 in Courtroom 240,

United States Courthouse  
Old Kane County Courthouse  
100 S. Third Street, Geneva, IL 60134

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: \_\_\_\_\_ By: \_\_\_\_\_

*THOMAS E. SPRINGER, TRUSTEE  
400 S. County Farm Road  
Suite 330  
Wheaton, IL 60187*

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
REINTS, JOHN V. § Case No. 09-49149  
REINTS, JANELLE C. §  
Debtor(s) §

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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of	\$	12,430.96
and approved disbursements of	\$	187.39
leaving a balance on hand of <sup>1</sup>	\$	12,243.57

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: THOMAS E. SPRINGER, TRUSTEE	\$ 1,993.10	\$ 0.00	\$ 1,993.10
Attorney for Trustee Fees: Thomas E. Springer	\$ 6,480.00	\$ 0.00	\$ 6,480.00
Attorney for Trustee Expenses: Thomas E. Springer	\$ 119.01	\$ 0.00	\$ 119.01
Charges: CLERK OF THE U.S. BANKRUPTCY COURT	\$ 250.00	\$ 0.00	\$ 250.00
Other: INTERNATIONAL SURETIES, LTD.	\$ 5.75	\$ 5.75	\$ 0.00
Total to be paid for chapter 7 administrative expenses		\$ 8,842.11	
Remaining Balance		\$ 3,401.46	

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 183,856.96 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 1.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	Chase Bank USA, N.A.	\$ 12,319.05	\$ 0.00	\$ 227.91
2	Chase Bank USA, N.A.	\$ 4,243.95	\$ 0.00	\$ 78.52
3	American Express Bank, FSB	\$ 27,458.43	\$ 0.00	\$ 508.00
4	American Express Bank, FSB	\$ 137.72	\$ 0.00	\$ 2.54
5	NCB/PNC	\$ 12,451.46	\$ 0.00	\$ 230.36
6	AES Keystone RWRDS	\$ 23,123.90	\$ 0.00	\$ 427.81
7	PHEAA Conduit-AMBAC	\$ 8,158.98	\$ 0.00	\$ 150.94
8	U.S. Bank N.A.	\$ 31,897.87	\$ 0.00	\$ 590.13
9	Sarasota County Tax Collector	\$ 6,367.48	\$ 0.00	\$ 117.80
10	Fia Card Services, NA/Bank of America	\$ 11,848.71	\$ 0.00	\$ 219.21

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
11	Fia Card Services, NA/Bank of America	\$ 3,895.49	\$ 0.00	\$ 72.07
12	Fia Card Services, NA/Bank of America	\$ 8,751.38	\$ 0.00	\$ 161.91
13	Fia Card Services, NA/Bank of America	\$ 12,632.49	\$ 0.00	\$ 233.71
14	Fia Card Services, NA/Bank of America	\$ 12,079.88	\$ 0.00	\$ 223.48
15	Fia Card Services, NA/Bank of America	\$ 8,490.17	\$ 0.00	\$ 157.07
Total to be paid to timely general unsecured creditors				\$ 3,401.46
Remaining Balance				\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Thomas E. Springer  
Trustee

THOMAS E. SPRINGER, TRUSTEE  
400 S. County Farm Road  
Suite 330

*Wheaton, IL 60187*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:  
John V. Reints  
Janelle C. Reints  
Debtors

Case No. 09-49149-CAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: acox  
Form ID: pdf006

Page 1 of 3  
Total Noticed: 23

Date Rcvd: Mar 21, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2013.

db           #+John V. Reints, 1655 Hampton Course, Saint Charles, IL 60174-5623  
jdb           #+Janelle C. Reints, 1655 Hampton Course, Saint Charles, IL 60174-5623  
15428407     +AES Keystone RWRDS, AES/DDB, P O Box 8183, Harrisburg, PA 17105-8183  
14904011     American Education Services, Harrisburg, PA 17130-0001  
14904012     American Express, Box 0001, Los Angeles, CA 90096-0001  
15239331     American Express Bank, FSB, Becket and Lee LLP, Attorneys/Agent for Creditor, POB 3001, Malvern, PA 19355-0701  
15228781     American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
14904013     Bank of America, POB 851001, Dallas, TX 75285-1001  
15180310     Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
14904014     +Chase Card Services, POB 659409, San Antonio, TX 78265-9409  
14904016     ++HARRIS NA, 3800 GOLF RD SUITE 300, ROLLING MEADOWS IL 60008-4005  
(address filed with court: Harris NA, POB 6201, Carol Stream, IL 60197-6201)  
14904018     HSBC Card Services, POB 37281, Baltimore, MD 21297-3281  
14904017     +Harris NA - CLC Servicing Dept. D, POB 5043, Rolling Meadows, IL 60008-5043  
14904019     Kane County Treasurer, David J. Rickert, POB 4025, Geneva, IL 60134-4025  
15421980     +NCB/PNC, AES/DDB, PO BOX 8183, HARRISBURG PA 17105-8183  
15428416     +PHEAA Conduit-AMBAC, AES/DDB, PO Box 8183, Harrisburg, PA 17105-8183  
14904020     +Sarasota County Tax Collector, Barbara Ford-Coates, 101 S. Washington Blvd., Sarasota, FL 34236-6940  
14904021     +Sikich, 998 Corporate Blvd., Aurora, IL 60502-9102  
15543771     ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: U.S. Bank N.A., P.O. Box 5229, Cincinnati, OH 45201)  
14904023     Wachovia Bank, NA, POB 530554, Atlanta, GA 30353-0554  
14904024     Wachovia Bank, NA, POB 96074, Charlotte, NC 28296-0074

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

15562200     E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Mar 22 2013 01:56:42  
Fia Card Services, NA/Bank of America, by American Infosource Ip As Its Agent, PO Box 248809, Oklahoma City, OK 73124-8809  
14904015     E-mail/Text: ally@ebn.phinsolutions.com Mar 22 2013 01:44:51 GMAC,  
Payment Processing Center, POB 9001952, Louisville, KY 40290-1952

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty           Steven Titiner  
aty           Thomas E. Springer  
14904022\*    ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US Bank, POB 790408, Saint Louis, MO 63179-0408)  
TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

District/off: 0752-1

User: acox  
Form ID: pdf006

Page 2 of 3  
Total Noticed: 23

Date Rcvd: Mar 21, 2013

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2013

Signature:



District/off: 0752-1

User: acox  
Form ID: pdf006

Page 3 of 3  
Total Noticed: 23

Date Rcvd: Mar 21, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2013 at the address(es) listed below:

Ann E Pille on behalf of Defendant Barclays Bank of Delaware ann.pille@dlapiper.com, apille@reedsmith.com  
Carl F. Safanda, Esq on behalf of Joint Debtor Janelle C. Reints rsafanda@xnet.com  
Carl F. Safanda, Esq on behalf of Debtor John V. Reints rsafanda@xnet.com  
Daniel Rubin on behalf of Creditor Harris, N.A. - c/o Howard and Howard Attorneys, PLLC drubin@howardandhoward.com  
Joshua D Greene on behalf of Plaintiff Thomas E. Springer jgreene@springerbrown.com, sellis@springerbrown.com  
Joshua D Greene on behalf of Trustee Thomas E Springer jgreene@springerbrown.com, sellis@springerbrown.com  
Patrick S Layng USTPRegion11.ES. ECF@usdoj.gov  
Terri M Long on behalf of Creditor Wachovia Bank, N.A. Courts@tmlong.com  
Thomas E Springer on behalf of Trustee Thomas E Springer tspringer@springerbrown.com, tspringer@ecf.epiqsystems.com; jkrafcisin@springerbrown.com  
Thomas E Springer tspringer@springerbrown.com, tspringer@ecf.epiqsystems.com; jkrafcisin@springerbrown.com

TOTAL: 10